

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
Rhonda Sue Foreman § Case No. 12-46680  
Debtor(s) §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/Seth A. Albin  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**FORM 101**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 12-46680 KAS Judge: Kathy A. Surratt-States Trustee Name: Seth A. Albin  
Case Name: Rhonda Sue Foreman Date Filed (f) or Converted (c): 07/11/2012 (f)  
341(a) Meeting Date: 08/16/2012  
For Period Ending: 04/18/2013 Claims Bar Date: 01/14/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Diamond Watch (u)	0.00	2,100.00		2,100.00	FA
2. First Bank Account	200.00	200.00		0.00	FA
3. ING Account	12.07	12.07		0.00	FA
4. Security Deposits	1,000.00	1,000.00		0.00	FA
5. Household Goods	200.00	200.00		0.00	FA
6. Books	10.00	10.00		0.00	FA
7. Wearing Apparel	130.00	130.00		0.00	FA
8. Jewelry	130.00	130.00		0.00	FA
9. 401K - Emerson Electric Company	14,601.85	14,601.85		0.00	FA
10. Roth IRA	4,072.63	4,072.63		0.00	FA
11. Vehicle - Leased	900.00	900.00		0.00	FA
12. Computer, desk & accessories	400.00	400.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.29	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$21,656.55	\$23,756.55	\$2,100.29	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP #

- 1 -- Debtor had a diamond watch in her possession. The Debtor had the watch appraised for a value between \$2,100.00 and \$2,850.00. Ms. Christie Gleeson, a friend of the Debtor, offered to purchase the watch for \$2,100.00. The Trustee accepted the offer and filed a motion to sell estate property, to which no objections were filed an Order granting the motion was entered.

Exhibit A

Initial Projected Date of Final Report (TFR): 04/01/2013

Current Projected Date of Final Report (TFR): 04/01/2013

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 12-46680  
Case Name: Rhonda Sue Foreman

Trustee Name: Seth A. Albin  
Bank Name: Union Bank  
Account Number/CD#: XXXXXX3943  
Checking

Exhibit B

Taxpayer ID No: XX-XXX5002  
For Period Ending: 04/18/2013

Blanket Bond (per case limit): \$8,200,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
01/22/13		Transfer from Acct # xxxxxx7559	Transfer of Funds	9999-000	\$2,100.29		\$2,100.29
03/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,085.29

COLUMN TOTALS	\$2,100.29	\$15.00
Less: Bank Transfers/CD's	\$2,100.29	\$0.00
Subtotal	\$0.00	\$15.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$0.00	\$15.00

Case No: 12-46680  
 Case Name: Rhonda Sue Foreman

Trustee Name: Seth A. Albin  
 Bank Name: Capital One Bank  
 Account Number/CD#: XXXXXX7559  
 Money Market

Exhibit B

Taxpayer ID No: XX-XXX5002  
 For Period Ending: 04/18/2013

Blanket Bond (per case limit): \$8,200,000.00  
 Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/02/12	1	Christie Gleeson 1 Monarch Trace Court., #105 Chesterfield, Missouri 63017	Proceeds from private sale of jewelry	1229-000	\$2,100.00		\$2,100.00
11/30/12	INT	Capital One Bank	Interest Rate 0.080	1270-000	\$0.08		\$2,100.08
12/31/12	INT	Capital One Bank	Interest Rate 0.080	1270-000	\$0.14		\$2,100.22
01/17/13	INT	Capital One Bank	Interest Rate 0.080	1270-000	\$0.07		\$2,100.29
01/22/13		Transfer to Acct # xxxxxx3943	Transfer of Funds	9999-000		\$2,100.29	\$0.00

COLUMN TOTALS	\$2,100.29	\$2,100.29
Less: Bank Transfers/CD's	\$0.00	\$2,100.29
Subtotal	\$2,100.29	\$0.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$2,100.29	\$0.00

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET		ACCOUNT
	NET DEPOSITS	DISBURSEMENTS	BALANCE
XXXXXX3943 - Checking	\$0.00	\$15.00	\$2,085.29
XXXXXX7559 - Money Market	\$2,100.29	\$0.00	\$0.00
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	\$2,100.29	\$15.00	\$2,085.29
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$2,100.29		
Total Gross Receipts:	\$2,100.29		

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 12-46680

Case Name: Rhonda Sue Foreman

Trustee Name: Seth A. Albin

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Seth A. Albin	\$	\$	\$
Trustee Expenses: Seth A. Albin	\$	\$	\$
Attorney for Trustee Fees: Stewart, Mittleman, Heggie & Henry, LLC	\$	\$	\$
Attorney for Trustee Expenses: Stewart, Mittleman, Heggie & Henry, LLC	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court,  
priority claims totaling \$ \_\_\_\_\_ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:



NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Nordstrom Fsb	\$	\$	\$
2	Pyod Llc Its Successors And Assigns	\$	\$	\$
3	Pyod Llc Its Successors And Assigns	\$	\$	\$
4	Pyod Llc Its Successors And Assigns	\$	\$	\$
5	Discover Bank	\$	\$	\$
6	Signature Health Services	\$	\$	\$
7	GE Capital Retail Bank	\$	\$	\$
8	GE Capital Retail Bank	\$	\$	\$
9	GE Capital Retail Bank	\$	\$	\$
10	GE Capital Retail Bank	\$	\$	\$
11	American Express Bank Fsb	\$	\$	\$
12	American Express Centurion Bank	\$	\$	\$
13	Cerastes, Llc	\$	\$	\$
14	N. A. Capital One	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
15	N. A. Citibank	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE